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FLOOD INSURANCE STUDY



ORIGINAL

TOWN OF FAIRVIEW,
WEST VIRGINIA
MARION COUNTY



MARCH 16, 1988

COMPLETED



Federal Emergency Management Agency

COMMUNITY NUMBER - 540100

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**NOTICE TO
FLOOD INSURANCE STUDY USERS**

Communities participating in the National Flood Insurance Program (NFIP) have established repositories of flood hazard data for floodplain management and flood insurance study purposes. This Flood Insurance Study (FIS) may not contain all data available within the repository. It is advisable to contact the community repository for any additional data.

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FLOOD INSURANCE STUDY
TOWN OF FAIRVIEW, MARION COUNTY, WEST VIRGINIA

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Town of Fairview, Marion County, West Virginia, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study has developed flood risk data for various areas of the community that will be used to establish actuarial flood insurance rates and assist the community in its efforts to promote sound floodplain management. Minimum floodplain management requirements for participation in the National Flood Insurance Program (NFIP) are set forth in the Code of Federal Regulations at 44 CFR, 60.3.

In some states or communities, floodplain management criteria or regulations may exist that are more restrictive or comprehensive than the minimum Federal requirements. In such cases, the more restrictive criteria take precedence and the state (or other jurisdictional agency) will be able to explain them.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were prepared by the U. S. Geological Survey (USGS) for the Federal Emergency Management Agency (FEMA), under Inter-Agency Agreement No. EMW-85-E-1823. This work was completed in September 1986.

1.3 Coordination

On January 17, 1985, an initial Consultation and Coordination Officer's (CCO) meeting was held with representatives from FEMA, the town, and the USGS (the study contractor) to determine the streams to be studied by detailed methods. The Pittsburgh District of the U. S. Army Corps of Engineers (COE) and the Soil Conservation Service (SCS) were contacted to obtain information pertinent to this study.

On April 4, 1987, a final CCO meeting was held with representatives from FEMA, the town, and the study contractor to review the results of the study.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Town of Fairview, Marion County, West Virginia. The area of study is shown on the Vicinity Map (Figure 1).

Paw Paw Creek was studied by detailed methods for its entire length within the community. The areas studied by detailed methods were selected with priority given to all known flood hazard areas and areas of projected development and proposed construction through September 1991.

2.2 Community Description

The Town of Fairview is located in the northern portion of Marion County approximately 9.5 miles northwest of the City of Fairmont in northern West Virginia. It is completely surrounded by the unincorporated areas of Marion County. The total land area contained within the corporate limits is approximately 0.27 mile (Reference 1). In 1980, the population of the town was 759 (References 2 and 3).

Paw Paw Creek has a total drainage area of approximately 13.0 square miles at Bennefield Creek. It flows in a generally southeastern direction, emptying into the Monongahela River at river mile 122. The average gradient of Paw Paw Creek within the town is 8 feet per mile. Local relief varies from a low of 990 feet to an average hilltop elevation of 1,400 feet.

The climate of Marion County is temperate with a seasonal variation in temperature. The town is geographically located in a region of both polar and tropical air mass activity, subject to continental and maritime invasion. The weather is usually moderate, with occasional rapid changes resulting from frontal air mass movement. Temperatures range from an average minimum of 20 to 26 degrees Fahrenheit ($^{\circ}\text{F}$) in February to an average maximum of 80 to 88 $^{\circ}\text{F}$ in July (Reference 4). Measurable precipitation occurs an average of 130 days annually and amounts to an annual average of 45 inches. Precipitation is fairly evenly distributed throughout the year; it is lowest in the late summer and fall and highest in the spring and early summer.

2.3 Principal Flood Problems

The main flood season in the area is during the period from March through September. Most floods occurring during this period are the result of high-intensity thunderstorms of short duration that pass through the area. Major floods have occurred in the area in 1963 and 1980.

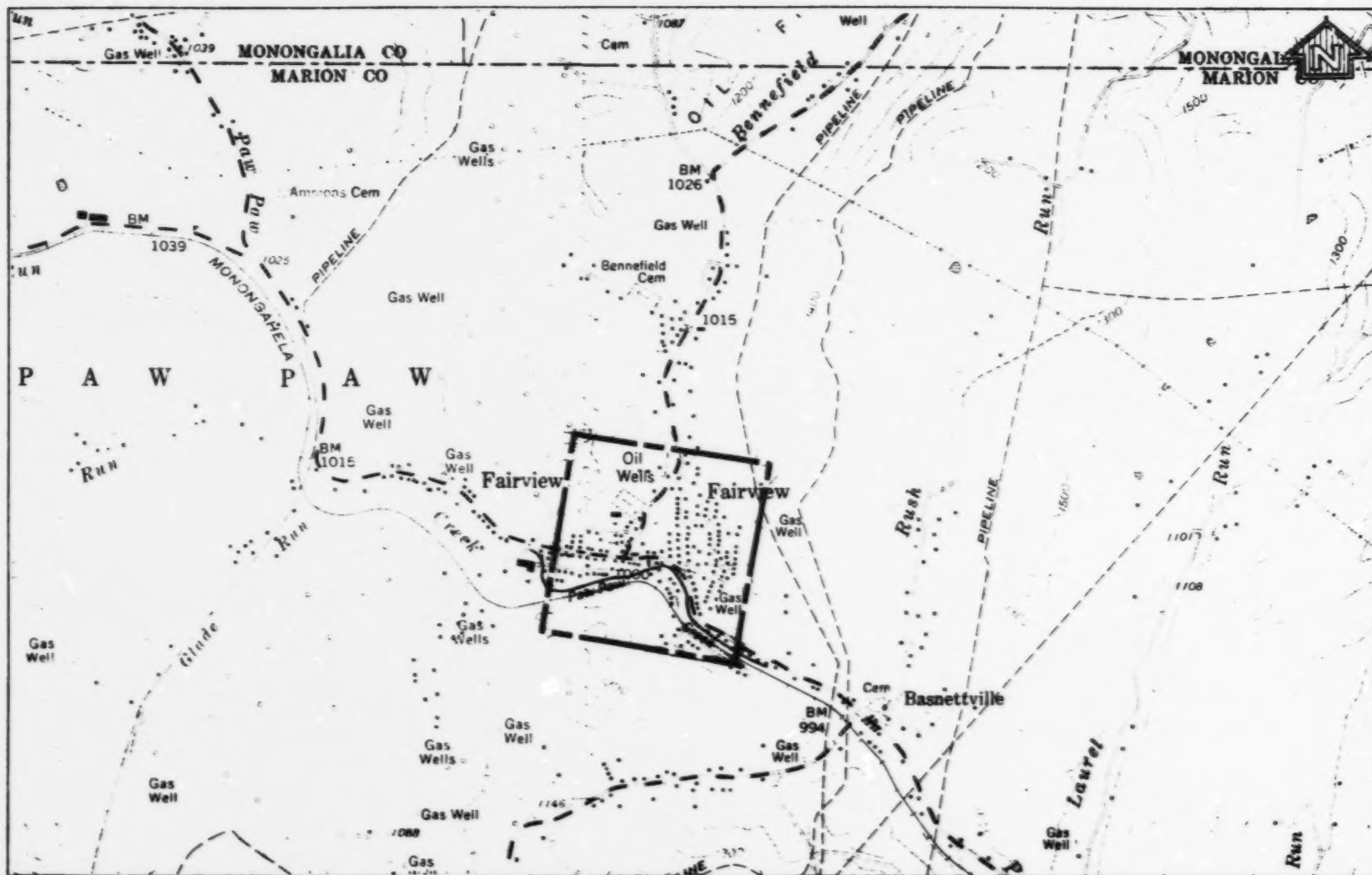


FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

**TOWN OF FAIRVIEW, WV
(MARION CO.)**

APPROXIMATE SCALE

2000 0 2000 4000 6000 FEET

VICINITY MAP

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2.4 Flood Protection Measures

There are no local flood protection measures within the Town of Fairview.

3.0 ENGINEERING METHODS

For the flooding source studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. A flood event of a magnitude which is expected to be equaled or exceeded once on the average during any 100-year period (recurrence interval) has been selected as having special significance for floodplain management and for flood insurance rates. This event, commonly termed the 100-year flood, has a 1 percent chance of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for the flooding source studied in detail affecting the community.

The stage-frequency relations used in this study were developed by the USGS using regional regression analyses (Reference 5).

A summary of the drainage area-peak stages relationships for Paw Paw Creek is shown in Table 1, "Summary of Stages."

TABLE 1 - SUMMARY OF STAGES

<u>FLOODING SOURCE AND LOCATION</u>	<u>DRAINAGE AREA (sq. miles)</u>	<u>PEAK STAGE (feet) 100-YEAR</u>
PAW PAW CREEK		
At downstream corporate limits	15.0	991
At upstream corporate limits	15.0	996

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the source studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1) and the Flood Insurance Rate Map (Exhibit 2) where applicable.

The estimated streambed profile was determined from contour crossings that were taken from topographic maps at a scale of 1:24,000 with a contour interval of 20 feet (Reference 1).

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps; the descriptions of the marks are presented in Elevation Reference Marks (Exhibit 3).

4.0 FLOODPLAIN MANAGEMENT APPLICATIONS

The NFIP encourages State and local governments to adopt sound floodplain management programs. Therefore, each Flood Insurance Study provides 100-year flood elevations and delineations of the 100-year floodplain boundaries to assist communities in developing floodplain management measures.

4.1 Floodplain Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for floodplain management purposes. For the stream studied in detail, the 100-year floodplain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps at a scale of 1:24,000 with a contour interval of 20 feet (Reference 1).

The 100-year floodplain boundaries are shown on the Flood Insurance Rate Map (Exhibit 2). On this map, the 100-year floodplain boundary corresponds to the boundary of the areas of special flood hazards (Zone AE). Small areas within the floodplain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

4.2 Floodways

Encroachment on floodplains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of floodplain management involves balancing the economic gain from floodplain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of floodplain management. Under this concept, the area of the 100-year floodplain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent floodplain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced.

The area between the floodway and 100-year floodplain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the floodplain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood by more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to floodplain development are shown in Figure 2.

No floodways were calculated as part of this study.

5.0 INSURANCE APPLICATION

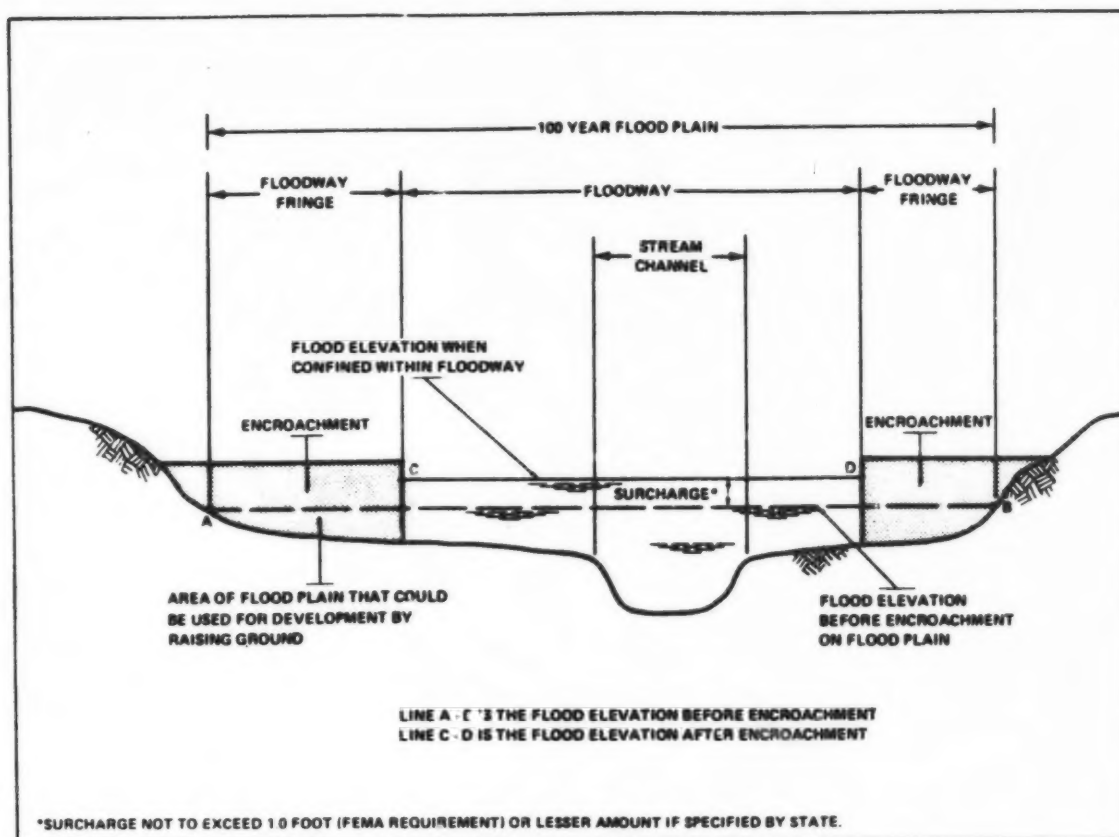
For flood insurance rating purposes, flood insurance zone designations are assigned to a community based on the results of the engineering analyses. These zones are as follows:

Zone A

Zone A is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by approximate methods. Because detailed hydraulic analyses are not performed for such areas, no base flood elevations or depths are shown within this zone.

Zone AE

Zone AE is the flood insurance rate zone that corresponds to the 100-year floodplains that are determined in the Flood Insurance Study by detailed methods. In most instances, whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.



FLOODWAY SCHEMATIC

Figure 2

Zone AH

Zone AH is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually areas of ponding) where average depths are between 1 and 3 feet. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone AO

Zone AO is the flood insurance rate zone that corresponds to the areas of 100-year shallow flooding (usually sheet flow on sloping terrain) where average depths are between 1 and 3 feet. Average whole-foot depths derived from the detailed hydraulic analyses are shown within this zone.

Zone A99

Zone A99 is the flood insurance rate zone that corresponds to areas of the 100-year floodplain that will be protected by a Federal flood protection system where construction has reached specified statutory milestones. No base flood elevations or depths are shown within this zone.

Zone V

Zone V is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Because approximate hydraulic analyses are performed for such areas, no base flood elevations are shown within this zone.

Zone VE

Zone VE is the flood insurance rate zone that corresponds to the 100-year coastal floodplains that have additional hazards associated with storm waves. Whole-foot base flood elevations derived from the detailed hydraulic analyses are shown at selected intervals within this zone.

Zone X

Zone X is the flood insurance rate zone that corresponds to areas outside the 500-year floodplain, areas within the 500-year floodplain, and to areas of 100-year flooding where average depths are less than 1 foot, areas of 100-year flooding where the contributing drainage area is less than 1 square mile, and areas protected from the 100-year flood by levees. No base flood elevations or depths are shown within this zone.

Zone D

Zone D is the flood insurance rate zone that corresponds to unstudied areas where flood hazards are undetermined, but possible.

6.0 FLOOD INSURANCE RATE MAP

The Flood Insurance Rate Map is designed for flood insurance and floodplain management applications.

For flood insurance applications, the map designates flood insurance rate zones as described in Section 5.0 and, in the 100-year floodplains that were studied by detailed methods, shows selected whole-foot base flood elevations or average depths. Insurance agents use the zones and base flood elevations in conjunction with information on structures and their contents to assign premium rates for flood insurance policies.

For floodplain management applications, the map shows by tints, screens, and symbols, the 100-year floodplain. The locations of selected cross sections used in the hydraulic analyses are shown where applicable.

7.0 OTHER STUDIES

A Flood Insurance Study for the unincorporated areas of Marion County is currently being prepared (Reference 6). The results of that study will be in agreement with the results of this study.

8.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting FEMA, the Natural and Technological Hazards Division, Liberty Square Building (Second Floor), 105 South Seventh Street, Philadelphia, Pennsylvania 19106.

9.0 BIBLIOGRAPHY AND REFERENCES

1. U. S. Department of the Interior, Geological Survey, 7.5-Minute Series Topographic Maps, Scale 1:24,000, Contour Interval 20 Feet: Mannington, 1960, Photorevised 1976; Grant Town, 1960, Photorevised 1976.
2. U. S. Department of Commerce, Bureau of the Census, 1980 Census of Population, Number of Inhabitants, West Virginia, Washington, D. C., U. S. Government Printing Office, 1981.
3. Todd C. Willis, West Virginia Blue Book, Jarrett Printing Company, 1983.
4. U. S. Department of the Interior, Geological Survey, Hydrology of Area 5, Eastern Coal Province, Pennsylvania, Maryland, and West Virginia, Washington, D. C., September 1981.
5. U. S. Department of the Interior, Geological Survey, Stage-Frequency Relations for West Virginia by J. B. Wiley, Washington, D. C. (In review).
6. Federal Emergency Management Agency, Flood Insurance Study, Unincorporated Areas of Marion County, West Virginia (Unpublished).

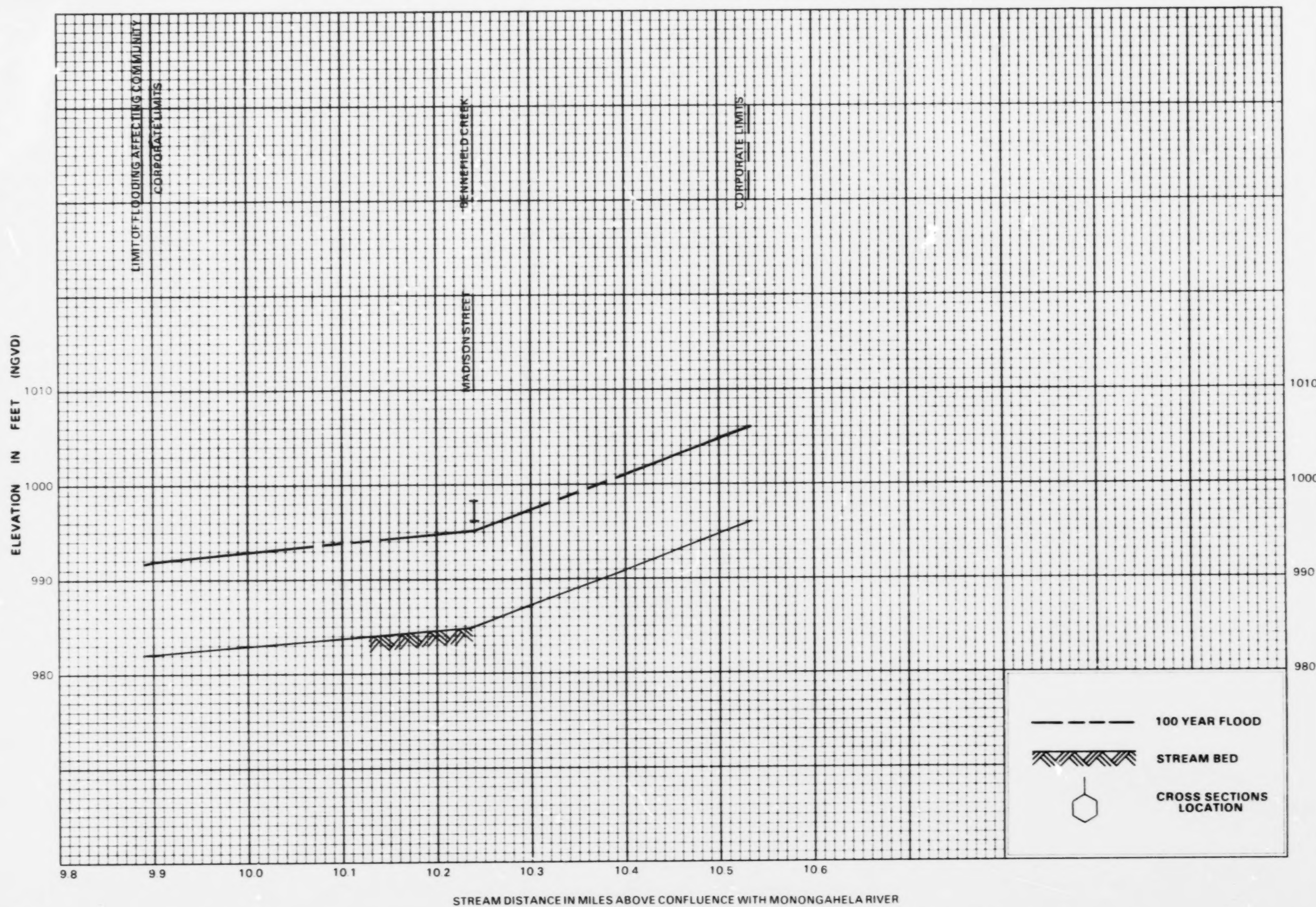
U. S. Department of the Interior, Geological Survey, Office of Water Data Collection, Interagency Advisory Committee on Water Data, "Guidelines for Determining Flood Flow Frequency," Bulletin 17B, Reston, Virginia, Revised September 1981.

EXHIBIT 3 - ELEVATION REFERENCE MARKS

<u>Reference Mark</u>	<u>Elevation (Feet NGVD)</u>	<u>Description of Location</u>
RM 1	1,000.704	USGS stream gaging tablet on upstream concrete handrail at centerline of State Route 17 (Main Street bridge) over Bennefield Creek in center of town.
RM 2*	993.902	USGS standard table stamped 177 RHP 1957 994 approximately 0.8 mile southeast of, 85 feet west of, and 1.0 foot higher than T-Rd fork, approximately 160 feet northeast of railroad crossing, in north end of east concrete abutment of concrete bridge over Paw Paw Creek.

* Located outside corporate limits; not shown on maps

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FLOOD PROFILES

PAW PAW CREEK

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF FAIRVIEW, WV
(MARION CO.)

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